

Iran, Islamic Rep.

Middle East & North Africa		Upper middle income	
Population, age 15+ (millions)	61.3	GNI per capita (\$)	5,470
	Country data	Middle East & North Africa	Upper middle income
Account (% age 15+)			
All adults	94.0	43.5	73.1
All adults, 2014	92.3	..	71.6
All adults, 2011	73.7	32.9	57.0
Financial institution account (% age 15+)			
All adults	93.4	43.0	72.8
All adults, 2014	92.2	..	71.5
All adults, 2011	73.7	32.9	57.0
Mobile money account (% age 15+)			
All adults	26.3	5.8	3.2
All adults, 2014	4.5	..	0.8
Account, by individual characteristics (% age 15+)			
Women	91.6	35.0	69.3
Adults belonging to the poorest 40%	93.2	35.3	62.4
Adults out of the labor force	91.6	35.0	61.6
Adults living in rural areas	94.7	36.9	72.9
Digital payments in the past year (% age 15+)			
Made or received digital payments	89.8	33.3	62.3
Made or received digital payments, 2014	75.8	..	44.4
Used an account to pay utility bills	42.9	9.8	22.6
Used an account to receive private sector wages	15.3	5.9	17.8
Used an account to receive government payments	61.0	19.5	17.9
Used the internet to pay bills or to buy something online	46.5	12.2	37.5
Used a mobile phone or the internet to access an account	45.5	10.4	30.6
Used a debit or credit card to make a purchase	64.8	16.2	38.1
Inactive account in the past year (% age 15+)			
No deposit and no withdrawal from an account	8.8	7.1	10.8
No deposit and no withdrawal from a financial institution account	9.5	7.2	11.0
Domestic remittances in the past year (% age 15+)			
Sent or received domestic remittances through an account	..	5.0	14.5
Sent or received domestic remittances through an OTC service	..	4.9	6.4
Sent or received domestic remittances through cash only	..	11.1	5.3
Saving in the past year (% age 15+)			
Saved at a financial institution	26.2	10.8	26.9
Saved at a financial institution, 2014	21.6	..	31.5
Saved using a savings club or person outside the family	..	8.0	5.9
Saved any money	43.4	31.3	46.4
Saved for old age	15.2	8.1	19.1
Credit in the past year (% age 15+)			
Borrowed from a financial institution or used a credit card	27.8	9.6	22.4
Borrowed from a financial institution or used a credit card, 2014	37.8	..	22.1
Borrowed from family or friends	50.9	31.1	26.1
Borrowed any money	68.2	42.6	44.4
Outstanding housing loan	26.7	8.2	11.1